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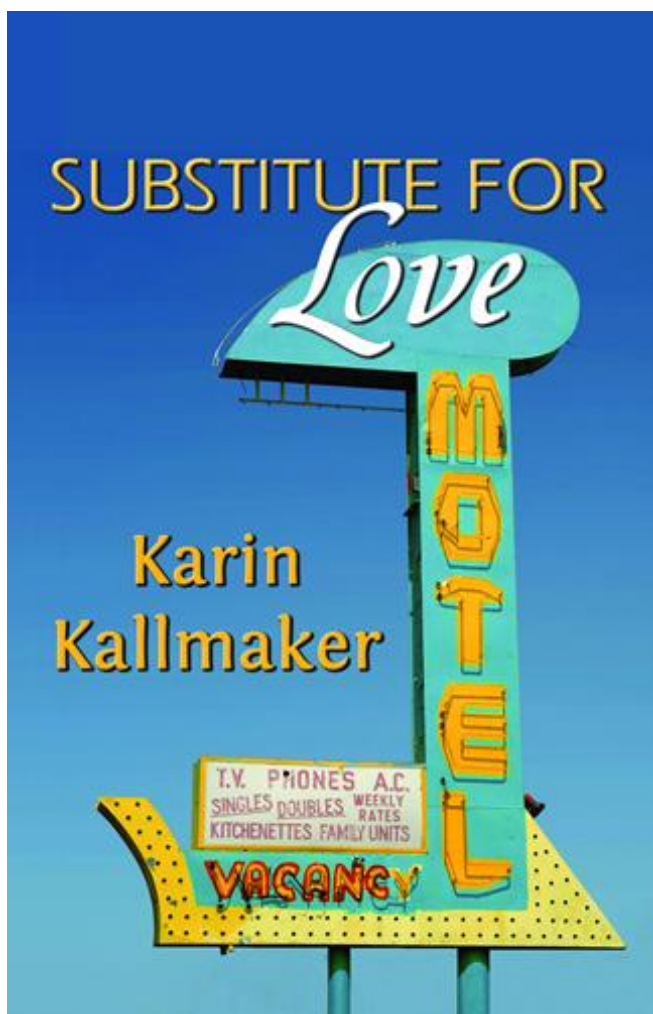
*Love*

Karin  
Kallmaker

T.V. PHONES A.C.  
SINGLES DOUBLES WEEKLY  
RATES  
KITCHENETTES FAMILY UNITS

VACANCY

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SUBSTITUTE FOR  
**Love**

by

Karin  
Kallmaker



2011

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Maria, for whom there is no substitute  
and to new friends

Twelve Flowers were Their Gift To Say ...



## **Part 1: Clay**

Tenderness, roughness — delicacy, coarseness — sentiment, sensuality — soaring and groveling, dirt and deity — all mixed up in that one compound of inspired clay.

— Robert Burns to Lord Byron, 1813

## **Holly, now**

All Holly could think was, “I wanted this to happen.”

Lips soft, as fragrant as her imagination. An insistent hand at her back pulled her into the embrace. Her arm wound around the smooth neck, hanging on so her senses could give way to a demanding mouth.

The music covered her moan but she knew there was no hiding the yes that swelled in her throat, a yes to a question that hadn't yet been asked. This yes tightened her spine and opened her mouth to beg for the question.

Finally, air again. She breathed deeply and was dizzy while her body responded to a knowing caress of her shoulder blades, her ribs, forward, until her breasts ached with yes.

In her ear, over the music and the throbbing of her pulse, the question at last. “Do you want to go someplace where we can be alone?”

She nodded. The hand at her back guided her toward the door, but she stopped abruptly. Looking up, into fathomless eyes the color of melting ice, she murmured, “I don't know your name.”

She had to repeat herself with her lips brushing against the warmth of a pale earlobe.

Those endless eyes regarded her for a long moment, as if struggling with a decision. Then breath at Holly's ear sent a shock wave of gooseflesh down her spine.

“My name is Reyna.”

# CHAPTER ONE

## Holly, 2 months earlier

Rain spattered against the window again and Holly Markham glanced away from her work to consider the storm's severity. High winds, streaming rain — a typical southern California winter storm. An inconvenience, but nothing more than that.

She took a moment to watch drops merging and separating as they wandered down the pane. It seemed like a random dance, but she amused herself by considering what equation would express the movement of raindrops down glass, taking into account the variable wind velocity, the accumulation of grime, and the mass of each drop. Very few things in nature were truly random.

With a sense of minor reluctance, she returned her attention to the actuarial data spread over her desk. It wasn't nearly as fascinating as raindrop patterns, but anything to do with numbers

never failed to hold her interest. Average medical expense for the most common workplace accidents, geographic incidence and regional health care prices were just a few of the variables that help set Alpha Indemnity's worker's compensation insurance policy pricing. Clay characterized her job as the underbelly of modern business. He was right. But it paid very well and made use of her bachelor's degree in mathematics. She was not defined by her job. It was just a necessary evil.

A shadow blocked the light on her paperwork and she glanced up.

"The great man needs you. Same old, same old." Tori had a stack of new printouts under one arm. Holly recognized them as the growing presentation deck for the pricing committee's semi-annual meeting. It had been originally scheduled to be sent out next week, but late last night the deadline had been brought forward to tomorrow. Tori was swamped.

"I'll be right there. Have some M&Ms," she suggested, gesturing at the candy dish on her desk. Tori's expressive brown eyes were full of stress.

"Thanks." She munched appreciatively. "I don't remember it ever being this hard to break in a new actuary."

Holly shrugged. "His tension level is a bit high, isn't it?" She'd noticed Jim Felker's tendency to go into a tailspin every time some piece of information was unexpected, no matter how trivial or how easily resolved. Tori, in particular, had come in for more than her fair share of reprints and verifications.

"I'd give anything for your little trick with the numbers." Tori took a couple more M&Ms and headed for her desk.

Holly fortified herself with a few of the little chocolate pills and walked up the row of cubicles to Jim's office. Of all the failings Clay had helped her overcome, chocolate - the miraculous fusion of sugar, caffeine and fat — was the one she'd never conquered.

Jim was in a tailspin, big time. "Holly, you just have to look at this mess. None of these arrays look right to me." What hair Jim had stood on end. His black-rimmed glasses were askew.

She examined the columns for a few minutes. Jim at least knew when to leave her alone. Arrays of numbers, grouped in regional sequences and presented with corresponding standard

deviations — it was the simplest of math functions. Finally, she said, “The totals are fine. They seem reasonable based on the inputs.”

“How can that be? Look at this column. Fifty items, everything starts with one and yet the total is nearly one hundred. That just doesn’t make sense.”

Patience — her one virtue that Clay agreed she had in plenty — came easy to Holly. “It’s like the total at the warehouse store. I could get ten items, all of them under ten dollars. Statistically, given an even spread in the array with the assumption that nothing is under four dollars, I’d expect my total to be around one standard deviation—sixty-five to seventy-five. But it’s always pushing ninety. That’s because the spread isn’t even. The items are under ten, but by pennies instead of dollars. So my total is statistically high.”

Jim was looking at her as if she were telling him a long, involved anecdote about a vacation she’d taken as a child.

She pointed at the array Jim was using as an example. “The array is unusually weighted on the upper end. That’s what seems strange to me. You’ve got very few one-point-ones and a lot of one-point-nines.” It was no surprise to her that medical costs continued to rise on a per injury basis.

“So Tori didn’t pull the right data?” He made a noise under his breath and shook his head. “Some people ...”

“The download descriptors look right to me,” Holly said quickly. “But these units might be moving up in a trend. Which means next quarter they could go up over two.”

He made a note, but so quickly he almost caught Holly rolling her eyes. He was the actuary — he was the one who was supposed to wonder why data was unexpected, not just assume that the totals on the report were wrong.

She smiled sweetly. “Did you need anything else?”

He gestured crossly at a stack of papers. “All these reports need to be reverified. I’ll get Tori to do it. Maybe she’ll get it right this time.”

Poor Tori, Holly thought. “Do you want me to look through them? Maybe they don’t all have to be reverified.”

“No, no, they’re all wrong. If she spent more time on her job than her personal life she might learn something.”

Holly didn't quite know how to respond. She was the senior analyst and not exactly Tori's peer, so it didn't seem appropriate for him to be sharing his feelings about Tori's work with her. Sue was the unit manager who acted as the buffer between the actuaries' demands and the analysts' complicated statistics gathering and reporting. "I've never noticed that Tori spends much time doing anything other than work."

His expression grew conspiratorial. "Just look at the picture on her desk. It's pretty obvious what occupies her mind all the time."

Holly blinked. Whatever could he mean? Did Tori have something new on her desk? "I've always thought of her as pretty focused."

"Pretty?" He shrugged. "That's obvious, too. You have a boyfriend, right?"

Holly only had time to nod at this apparent non sequitur before his phone chirped and she was glad to leave him. She didn't know what he was referring to, but the tone had been unpleasantly shaded with dislike for something in Tori's private life. Was that why he seemed to be always on her case?

Her detour by Tori's desk to see if she could divine his insinuations was cut short by the muted hum of her Palm Pilot. She hauled it out of her trouser pocket — yikes. She was having lunch with Jo today and had nearly forgotten. She was going to be late.

She arrived at their usual restaurant only half-sodden and was relieved to see that Jo was just settling into one of the booths they preferred.

"I was worried I was going to be late," she admitted as she dropped into the seat across from Jo.

Jo's easy smile was in full evidence. "You always say you're worried about being late. I don't know why you worry — you're always on time."

"I didn't used to be, as I'm sure you well remember," Holly reminded her. They'd known each other for eight years, since their freshman year at the Irvine campus of the University of California. Jo had known her before Clay's attempts to cure Holly of her many bad habits — among them a poor grasp of the passage of time — had shown any real success.

Maybe it was the flick of Jo's eyes to the window that warned Holly off the topic of Clay. It reminded her abruptly of how awkward last month's lunch had been when Jo announced out of the blue that she didn't want to talk about Clay anymore. Jo had never liked Clay. The feeling was mutual. But she'd never made an issue of it before.

"What do you feel like having?" Jo was studying the menu after the short silence and Holly followed her lead.

"A burger, if you promise not to tell —" She bit back Clay and finished, "on me."

"I won't tell." Jo was serious. "I'll never tell."

"Thanks "

They ordered and then were left to sip at their mugs of herbal tea. Holly thought of five things to say, but all of them led to the topic of Clay. Jo seemed unusually contemplative.

"How's Rod?" If they couldn't talk about her boyfriend, maybe they could talk about Jo's.

"I suppose he's fine," Jo said after a sip from her tea. "We broke up about three months ago."

Dumbfounded, Holly could only stare.

Jo answered the unspoken question. "It's not— I wasn't ready to tell you why."

Holly considered Jo one of her closest friends, even though when their schedules were busy they saw each other about once a month. They'd liked each other almost immediately, and always seemed able to pick up exactly where they left off. She felt selfish for not asking about Rod the last few months and realized now it was odd that Jo hadn't mentioned him either. "And now?"

Jo shook her head with her lashes lowered.

"Is something wrong?"

The brilliant flare of Jo's smile was unexpected and it negated the tears in her eyes. "Nothing. Everything is right."

"I'm glad, then." Holly was completely sincere. "You don't have to tell me why if you don't want to."

"I'll tell you all about it —just not right now"

Reassured by the happiness in Jo's expression, Holly let it go, even though she felt unsettled by the mystery. They chatted about movies — Jo seemed to have been out a lot recently. Holly

assumed she was dating again, but didn't pry because that would lead to the taboo subject of Jo's breakup. Jo was positively glowing the entire time they ate their meals.

"I can't believe you still haven't seen *Good Will Hunting*. It's been on video for ages. You're the only person I know who'd get the math." Jo pushed her unruly black curls back from her face.

"We don't watch a lot of movies." The plural slipped out before Holly caught herself. She munched on the kosher pickle and realized she'd inhaled the burger without even noticing. It never paid to skip breakfast. She eyed Jo's unfinished French fries.

"I know — you're involved in far more worthy pursuits, like reading deep books and weeding your organic cauliflower," Jo scoffed. "You ought to see it, though. You'd be rooting for the kid all the way. It won an Oscar for the writing, too, so it's not like it's crap. Here," she added, pushing her plate with the last of the French fries toward Holly. "Good thing I didn't have the grilled veggies, too, huh?"

"Thanks." She dabbed up some extra salt with a fry before biting off the end. "You haven't mentioned your dissertation — are you still waiting for a new advisor?"

"Yes. I had one, but then we got word that her entire department is being cut at spring semester. The war on public education never stops."

"That's terrible," Holly sympathized. "Now what are you going to do?"

Jo frowned at her tea. "Shit, I don't know. I'm glad I'm teaching part-time because it keeps the roof over my head. Hey did you know the part-timers are starting a union? It's ridiculous that we don't have representation like the full-time staff. There are more of us."

"Maybe that will make a difference." It seemed to Holly that Jo was in a constant state of flux in her teaching job in the business department at U.C. Irvine, and certainly Clay fared no better in social science at Cal State Fullerton. She'd tell him about the unionizing at Irvine because it was something he would definitely be interested in. Part-timers' schedules were always being changed, classes added or taken away, or the number of students doubled or halved, all without notice.

“I don’t have a lot of hope,” Jo admitted. “But something has to give. They just keep firing the tenured people and expecting someone like me to provide the same quality classroom experience. It really cheats the students, particularly the undergrads. This is the University of California, for God’s sake. Not to mention that us part-timers are treated like widgets, getting stuffed into whatever hole happens to appear. They wanted me to teach business statistics next semester.”

Holly choked on her tea. “You?”

“Yeah — as if economics and business law are the same thing as statistics. Now you — I bet you could walk in the door, with no preparation, and teach a stat class to perfection.”

Holly sincerely doubted that. “I’m way out of practice.”

“Toss a coin two hundred and fifty times. What’s the longest run of heads you’re likely to get?”

“Seven. Why?”

Jo was shaking her head with a mixture of awe and pity. “It took me ninety minutes to figure that out last night. It was the first question on the first test I’d give to a stat class. And that’s just business stat. I turned it down this morning. For someone out of practice ...”

“I just remembered the answer, that’s all. It’s a basic question.” She calculated the tip, rounded up to the next dollar and added her own bills to Jo’s to settle the check.

Jo pursed her lips. “You roll a die a hundred times. What’s the likelihood that one number on the die will never come up?”

“One time in one hundred sets of one hundred throws.” Holly was getting irritated. “What’s your point?”

“My point is that you could be teaching — you could be on the road to research grants, publishing, mathematics department chair in any number of colleges. If you finished your Ph.D., Irvine would be wet for you — even Berkeley would be. And that’s just two public schools. The private schools would be just as eager, and that’s before any of them know you can also write an enlightening, engaging monograph when it suits you. You are the most patient person I know. You’d make a great teacher. Forget college, think what you could do in a high school. Teachers have more profound impact on a single life than any movie or book,

than art, even. Think of how you could be living proof to the girls that women can be good at math.”

Jo had to know she was on dangerous ground. Jo was the one who hadn't wanted to talk about Clay. Her silence must have warned Jo she'd gone too far.

“I'm sorry,” she said gently. “I know your aunt tried to beat into you that math was unladylike. That having a brain would cost you any hope of getting a man.”

“I got over it, you know,” Holly said intensely. “You know I did.”

“Yeah,” Jo said, her voice quiet. “You stopped listening to your aunt. But in the end, didn't Clay tell you the same thing?”

Holly's tongue felt dry as sandpaper when she answered. “I don't want to fight about Clay. That is not what he told me.”

Jo leaned forward suddenly, her eyes bright with an anger that surprised Holly. “What was his line? That math was anti-humanist? That the master's degree and Ph.D. you could have had from MIT were just ‘illusory pursuits, pseudo-education’? But did he ever suggest you pursue some other educational field? Was his real problem that you were virtually guaranteed your doctorate when he hadn't been able to finish his dissertation in four years of trying? He never did finish it, did he? He has nothing but disdain for the practicality of mathematics but I assume he enjoys your paycheck just fine.”

Holly slid out of the booth and didn't look back. She didn't want to listen. It was as if she didn't know Jo anymore.

Her umbrella was nearly useless in the wind, but she put it up anyway. The roar in her ears drowned out Jo's voice until Jo was right behind her

“I'm sorry, Holly. I didn't mean to let it all out like that.”

Holly kept walking toward her car. It was only when she had her key in the lock that she found her voice. “It sounded like you'd been holding that in for a long time.”

“I have. I'm sorry because I know I hurt you.”

“Do you really think so little of me?”

“No—of him. He's so...no. I've said plenty.”

Holly turned to face Jo. Their umbrellas tangled in the wind and rain splashed across their faces. “He's made me a better person.”

Jo bit her lower lip, then said steadily, "That's debatable. I'm sorry," she said again, when Holly began to protest. "I'm being a bitch, but listen. Do me a favor, okay?"

Holly nodded tightly.

Jo wrested their umbrellas apart. "I want you to see if you can go thirty minutes without saying, doing or thinking something and then wondering if Clay would approve."

Holly's lips trembled, and she knew that Jo would not mistake her tears for rain. "I don't know if I want to see you again."

Jo looked stricken. "Then I really am sorry." Her lips trembled. "I'll wait to hear from you then."

Holly had her door open when Jo spoke again.

"I thought I loved Rod, but then I grew up."

Holly glanced up, puzzled, but after a searching gaze, Jo hurried away.

A pall hung over the office when she returned to work, but she didn't notice it until she was seated at her desk. The scene with Jo had left her head spinning with ... anger, mostly. Jo had no right to judge her relationship with Clay. Jo didn't understand. Nothing she had said was true.

She entered her computer password without noticing the unnatural silence and was confronted by more than a dozen instant message screens. Then she realized the only audible sounds were the beeps that heralded the messages.

She flicked through the screens with horror. Everyone wanted to know what she thought of the fact that Tori had just been fired.

She slipped down the silent row of cubicles to find Tori.

Tori was obviously trying not to cry, but her eyes glittered with angry tears.

Holly pitched her voice low. "What happened?"

"I missed the mail deadline on the presentation," Tori snapped, making no effort to avoid being overheard. "I was only told last night that it had to go today. And two hours ago he tells me to reverify everything and it's still supposed to go in the

afternoon pouch. Which is impossible. Then he tells me I've had plenty of opportunities to figure out how he works and I'm not catching on. After four years, here's two weeks' severance and get out."

"I can't believe it." Tori had worked successfully with at least a dozen different actuaries. Jim Felker was the first one who had had problems with the quality of her work.

"Neither can I." Tori picked up the photograph she'd had on her desk since New Year's and added it to the others in the box she was packing.

With a sense of detached horror, Holly stared down at the picture. She'd studied it when she'd first noticed it because Tori looked fabulous. It had been taken at a New Year's Eve soiree, and she and Geena were both dressed to the nines, Tori in an evening gown that highlighted generous curves and Geena in black pantsuit that glittered with sequins. Geena's arm rested casually around Tori's waist and they looked happy and relaxed. The picture had been there for several weeks now, replacing an old one of the two of them in hiking gear. It was the only picture on her desk. What on earth had Jim Felker been referring to earlier?

With a sick sensation in her stomach, Holly put two and two together. God — he had meant Geena. He had described Tori as obsessed with her private life because Tori was gay.

"Did he ... say anything else?"

"He said sometimes people just aren't compatible. He thought I'd be more... comfortable...elsewhere. Somewhere other than fascist Orange County, I'm sure."

"Shit." Holly was willing to bet that the driver had thought Rosa Parks would be more comfortable in the back of the bus. She was well aware that Orange County was overwhelmingly conservative, but there was finally a state law that banned discrimination in employment against gays. How was Jim Felker going to get away with this? Where was Sue?

Tori looked at her sharply, then nodded. "Yeah, that's what I figure. I thought it was okay to be out, even in our little corner of California. I've been out the whole time. He's the one who's new and it's not like I spend much time talking about my private life.

Not like some people.” She sent a bitter gaze in the direction of Diane’s cubicle. Diane was notorious for talking about her last tryst and devoting hours to arranging her next one. In Holly’s opinion, Diane ought to have been reined in long ago. She’d said as much to Sue during a quarterly review. Diane wasn’t half as productive as Tori.

She realized then that she would be the one expected to train Tori’s replacement. She’d be the one reviewing all of the newcomer’s work for three months.

It wasn’t fair. Holly knew the inconvenience to her was nothing compared to what Tori was going through. None of it was fair.

“Don’t leave until I get back,” she told Tori.

As she walked toward Jim’s office she knew what she was going to do. She made up her mind all in an instant and then had the gratifying thought that Clay, for once, would applaud her lapse into spontaneous action.

She entered Jim’s office without knocking. That was a first for her. She surprised Sue, their unit manager, in the midst of an angry exchange with a mulish-looking Jim. “Would anyone like my opinion?”

Sue didn’t answer until the office door had closed. Then she pushed back the gray lock that had escaped from her habitual tight bun. “Holly, I know you’re probably upset, but employee relations don’t come under your purview —”

“Except when I have to help hire, train and manage the new person. You’re throwing away someone who is very good at what she does, regardless of what the new kid on the block thinks.” Holly was breathing hard and unsure where her courage was coming from. But she would not back down.

Sue, normally unflappable, seemed to be having a hard time controlling her temper as well. “As I *said*, this matter does not concern you.”

“He shouldn’t have the authority to fire her. That has always been a screwed-up policy. The analysts report to you, but an actuary can fire any of us.”

“She missed an important deadline,” Jim pronounced.

“An impossible deadline she only knew about for less than a

day. And you had her reverifying data I offered to check over.” She turned to Sue. “He fired her because she’s gay. Anything else is just crap.”

Sue favored Jim with a look that said she’d happily supervise torture designed just for him. She turned resolutely back to Holly. “Work quality has suffered.”

Dumbfounded by Sue’s defense of what Jim had done, Holly said with her last bit of patience, “Think about it statistically, Sue. One actuary in the more than dozen Tori has worked with finds problems with her work. Logically, the problem lies with the actuary, not with Tori.”

Jim came to life. “That’s dangerously close to insubordination.”

“Are you going to fire me, too?”

“I don’t know why you’re defending her.” Jim’s whining tone grated on Holly’s last nerve. “It’s not as if you’re like her. You’re normal. People like us shouldn’t have to put up with her constant reminders about her sex life.”

“In the four years I’ve worked with her, Tori has never referred to her sex life. Diane, however, spent a year in a work-hours-only cybersex relationship with some guy in accounting. A fact which I mentioned to you, Sue. Diane still works here, getting full-time pay for half-time productivity”

Sue was near an exploding point. She knew Sue had been with Alpha Indemnity for nearly thirty years, and yet Holly had never heard of Sue losing it over anything. “None of this is relevant — “

“I’ll testify for Tori if she wants to get a lawyer. This is discrimination, plain and simple.”

Jim said smugly, “It’ll be hard to find a sympathetic judge for her kind in Orange County. She was tardy twice this month, too.”

Sue slapped her hand down on his desk. “Will you just be *quiet!*” She swallowed hard and turned a steely gaze on Holly. “For the last time, this does not concern you.”

“Tardy? What kind of joke is that? We all work late all the time!” Holly took a deep breath. This was unbelievable. She could hear Clay urging her on. It was the right thing to do. Talking

to Felker wouldn't get her anywhere. She gave Sue one last try "I've always respected you, Sue. I know it's not easy managing a group of highly paid, know-it-all professionals, but you do it well. Until now, you've managed to keep the relationships between us analysts and the actuaries calm. But this is too much. I can't believe you don't see how wrong it is. Tardy — that's just crap and you know it."

Sue said nothing, though her lips worked with anger and frustration. They shared a long gaze. Holly suddenly felt as if an equation she hadn't realized was incomplete had solved itself in her head. Sue the spinster, with no visible private life. Solve for the simplest answer.

More gently, Holly said, "Maybe you do." Something new flared in Sue's gaze. She's afraid, Holly realized. Tori is expendable as long as her secret is safe. "Maybe that makes you worse than he is."

Sue's mouth thinned to a pale line. "Don't make this harder, Holly."

Holly dismissed Jim with a flick of her eyes. "I'll make it simpler. She goes, I go."

*We hope you enjoyed this  
Bella Appetizer.*

